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APPLICANT Microsoft Corporation

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*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
YR	AA	3,852,571	12/03/1974	Hall et al.	235	61.7 B	
	AB	4,701,601	10/20/1987	Francini et al.	235	449	
	AC	4,734,564	03/29/1988	Boston et al.	235	380	
	AD	4,839,504	06/13/1989	Nakano	235	379	
	AE	4,893,248	01/09/1990	Pitts et al.	364	464.01	
	AF	4,905,826	03/06/1990	Martin	206	286	
	AG	4,949,272	08/14/1990	Vanourek et al.	364	464.02	
	AH	5,206,488	04/27/1993	Teicher	235	380	
	AI	4,992,940	02/12/1991	Dworkin	364	401	
	AJ	5,229,584	07/20/1993	Erickson	235	375	
	AK	5,197,094	03/23/1993	Tillery et al.	379	91	

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							Yes	No
YR	AL	WO 93/08545	10/16/1992	PCT				
	AM	WO 91/16691	04/10/1991	PCT				
	AN	0 745 947 A2	05/28/1996	EP				
	AO	WO 96/08783	09/14/1995	PCT				
	AP	WO 97/24680	7/10/97	PCT				

## OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)

YR	AR		Brown, Bob; "TL SW Bell Unite in EDI Billing Trial," The American City, August, 1963.
YR	AS		Vandemengel, Gerry; "Cards on the Internet - Advertising on a \$3 Bill," World Card Technology, February, 1995, pp. 46-48.
YR	AT		"A Different Drummer on the Data Highway," American Banker, May 12, 1995, 2 pages.

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Form PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
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YR	AA	5,121,945	06/16/1992	Thomson et al.	283	58	
	AB	5,027,388	06/25/1991	Bradshaw et al.	379	112	
	AC	5,644,727	07/01/1997	Atkins	395	240	
	AD	3,842,248	10/15/1974	Yarnell et al.	235	156	
	AE	5,402,336	03/28/1995	Spiegelhoff et al.	364	401	
	AF	4,979,207	12/18/1990	Baum et al.	379	112	
	AG	5,570,465	10/29/1996	Tsakanikas	395	114	
	AH	5,590,197	12/31/1996	Chen et al.	380	24	
	AI	5,557,518	09/17/1996	Rosen	364	408	
	AJ	4,799,156	01/17/1989	Shavit et al.	364	401	
	AK	4,823,264	04/18/1989	Deming	364	408	

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YR	AR		Meredith, Robin; "Internet Bank Moves Closer to Virtual Reality," USA Today, May 5, 1995.
YR	AS		Srassel, Kim A.; "Dutch Software Concern Experiments With Electronic 'Cash' in Cyberspace," The Wall Street Journal, April 17, 1995.
YR	AT		Rosen, Nick; "Cash Just Isn't Flexible Enough," Daily Express, February 10, 1995.

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YR	AA	5,265,033	11/23/1993	Vajk et al.	364	514	
	AB	5,473,143	12/05/1995	Vak et al.	235	380	
	AC	5,512,920	07/02/1996	Hartrick et al.	364	419.1	
	AD	5,684,965	11/04/1997	Pickering	395	234	
	AE	5,223,699	06/29/1993	Flynn et al.	235	380	
	AF	4,485,300	11/27/1984	Peirce	235	380	
	AG	5,220,501	06/15/1993	Lawlor et al.	364	408	
	AH	5,283,829	02/01/1994	Anderson	380	24	
	AI	5,465,206	11/07/1995	Hilt et al.	364	406	
	AJ	5,420,405	05/30/1995	Chasek	235	379	
	AK	5,383,113	01/17/1995	Kight et al.	364	401	

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YR	AR		Piskora, Beth; "Debit Cards Seen Poised for New Markets," American Banker, March 7, 1995.
YR	AS		Bank, David; "Cash, Check, Charge - What's Next?," Seattle Times, March 6, 1995, 4 pages.
YR	AT		Cortese, Amy; "Cyberspace - Crafting software that will let you build a business out there," Business Week, February 27, 1995, 7 pages.

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YR	AA	5,655,089	08/05/1997	Bucci	395	240		
	AB	5,699,528	12/16/1997	Hogan	395	240		
	AC	5,652,786	07/29/1997	Rogers	379	91.01		
	AD	5,649,117	07/15/1997	Landry	395	240		
	AE	5,424,938	06/13/1995	Wagner et al.	364	408		
	AF	5,287,270	02/15/1994	Hardy et al.	364	408		
	AG	5,325,290	06/23/1994	Cauffman et al.	364	401		
	AH	5,326,959	07/05/1994	Perazza	235	379		
	AI	5,477,038	12/19/1995	Levine et al.	235	380		
	AJ	5,483,445	01/09/1996	Pickering	364	406		
AK	5,832,460	11/3/1998	Bednar et al.	705	27			
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YR	AR		Sirbu, Marvin and Tygar, J. D.; "NetBill: An Internet Commerce System Optimized for Network Delivered Services," Engineering and Public Policy Dept. and Computer Science Dept., Carnegie Mellon University, Pittsburgh, Pennsylvania, February 27, 1995, pp. 1-12.					
YR	AS		Kutler, Jeffrey; "Cash Card Creator Looking Beyond Mondex," February 9, 1995.					
YR	AT		Post, David; "E-Cash: Can't Live With It, Can't Live Without It," The American Lawyer, March 1995, pp. 116-117.					
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YR	AA	5,508,817	4/16/1996	Kunigund	358	402	
	AB	5,884,288	03/16/99	Chang et al.	705	40	
	AC	5,903,881	05/11/99	Schrader et al.	705	42	
	AD	5,848,800	12/08/98	Chang	705	35	
	AE	5,091,868	02/25/92	Pickens et al.	395		
	AF	5,761,650	06/02/98	Mursil et al.	705		
	AG	5,884,284	03/16/99	Peters et al.	705		
	AH	5,963,925	10/05/99	Kolling et al.	705		
	AI	5,974,146	10/26/99	Randle et al.	380		
	AJ	5,978,577	11/02/99	Rierden et al.	395		
	AK	5,978,780	11/02/99	Watson	705		

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YR	AR		Gullo, Karen; "Electronic Bill Payment," American Banker, January 27, 1992.
YR	AS		"Management Utility Billing," July/August 1979, 5 pages.
YR	AT		Myers, Edith; "Banking on PCs," Datamation, 6 pages.

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*Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
YR	AA	5,550,984 A	8/1996	Gelb	709	245	
YR	AB	5,848,412 A	12/1998	Rowland et al.	707	9	
YR	AC	5,781,550 A	7/1998	Templin et al.	370	401	
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YR	AR		Gullo, Karen; "Citicorp Device is Called Pivotal for Home Banking," American Banker, March 1, 1990.
YR	AS		"Newsnet Reference Guide 1994," Newsnet Inc., 945 Haverford Road, Bryn Mawr, PA 19010
YR	AT		Palmer, James A. and Gaj, Steven J.; "Consolidated Third Party Collections," Dept. of Veterans Affairs Medical Center, Brecksville, Ohio. Mumps Computing, June 1997, pp. 12-16.

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YR	AR	Briere, Daniel and Chris Finn; "Footing the Bill," Network World, v9n21, May 25, 1992.					
YR	AS	White, George C.; "Consumer Bill Payment - "Front End" Overview," White Papers, Inc., April 22, 1992, 3 pages.					
YR	AT	Pence, Daniel M.; "TV Answer," Electronic Payment Products, TV Answer, Inc., Reston, Virginia, 9 pages.					
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YR	AR		"New Technologies in Consumer Bill Payment," Scanfone by US Order, 9 pages.
YR	AS		Mila, Paul J., Director of Operations; "Online Resources," McLean, Virginia, 4 pages.
YR	AT		Pope, Dennis J., Asst. Vice President, EFT Project Manager, Manufacturers Hanover Trust Company, New York, New York, 5 pages.

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YR	AR	White, George C.; "Bill Payment Initiation From Retail Stores," White Papers, Inc., April 22, 1992, 2 pages.					
YR	AS	"System and Method for Paying Bills Electronically," 7 pages.					
YR	AT	Manetski, Dr. Dennis; "Bill & Pay Minitel- Consumer Bill Payments Overview," Minitel USA, 880 7 <sup>th</sup> Ave., New York, NY, April 22, 1992.					
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YR	AR		"More Diversity; Information Services Stress Partnerships," Communications Daily, v12n124, pg.2, June 26, 1992, 2 pages.
YR	AS		"Account Acquisitions," A/S/M Communications, Inc., ADWEEK, May 3, 1993.
YR	AT		Youngblood, Dick, Staff Writer, "Some hung up about paying bills via computer," Star Tribune, Minneapolis, MN, May 23, 1993, 3 pages.

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YR	AS		Oslund, John J., Staff Writer; "Ready to Score - Big Game Offers US West a Chance to Show Off New Information Service," Star Tribune, January 24, 1992, 3 pages.
YR	AT		"Sprint Considers Single Bill," Communications Week, December 24, 1990, p. 27.

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	AS		"A Player Goes After Big Bucks in Cyberspace," American Banker, May 5, 1998
YR	AT		Orr, Bill; "Electronic bill paying shows signs of soaring," ABA Banking Journal, May 1997, pp. 42, 47-48, 50.
	AU		Anonymous, "Another Player Enters the Bill Presentment Game (Online Resources & Communications teams with Electronic Funds & Data Corp and American Payment Systems to develop online bill presentment and bill payment service)", Report on Home Banking & Financial Services, v 2, n 12, p 3, March 28, 1997
YR	AV		Anonymous, "Bold moves (First Data Corp and Microsoft Corp are forming bill-pay and bill-presentment company, challenging Visa, Integriion and Checkfree)", Cards International, n 181, p. 5., July 31, 1997
	AW		Anonymous, "Billers Benefit When the Bill's Not in the Mail", Bank Network News, V. 15, N. 8, pp 4-5, September 11, 1996

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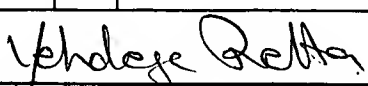
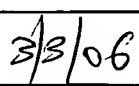
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	AS		"Sterling Commerce Announces New Consumer Payment Consolidation Software for Banks; Vector: Biller Lets Banks Solve Costly Manual Handling of Consumer Payment", Business Wire, p09160262, September 16, 1996.				
YR	AT		Large, Jack, "Which Method Should You Settle For?", Corporate Finance, London, September 1997				
	AU		Mullin, Rick, "The Upward Evolution of Batch Automation", Chemical Week, Vol. 161 Issue 37, p39, 2p, 1 graph, 4c, October 6, 1989				
YR	AV		Zaback et al., "Office Documents on a Database Kernel-Filing, Retrieval, and Archiving-", Database Research Group, Dept. of Computer Science Swiss Federal Institute of Technology, CH-8092 Zurich, pp. 261-270				
	AW		PR Newswire, "Template Software Strengthens Core Product Family With Ease-of-Use and Functional Enhancements that Promote Unparalleled Software Reuse", Dialog File 621, Access No. 01544425, June 23, 1997				
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OTHER PRIOR ART (including Author, Title, Date, Pertinent Pages, Etc.)							
YR YR	AR		Richard K. Crone, "Who Does MSFDC Really Serve?", Dialog File 696, Access No. 00581887, v 3, 1 25, December 16, 1997				
	AS		Business Wire, "Just in Time Solutions Introduces BillCast Family of Products for Open Internet Billing", Business Wire, May 18, 1998				
	AT						
	AU						
	AV						
	AW						
EXAMINER				DATE CONSIDERED			
							
<small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small>							

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STATEMENT BY APPLICANT**

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Sheet 1 of 3

**Complete if Known**

Application Number	09/995,278
Filing Date	11/26/2001
First Named Inventor	Bassam A. Saliba
Art Unit	3622
Examiner Name	Yehdega Retta
Attorney Docket Number	MS1- 217USC1

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US- 4,948,174	08/14/1990	Thomson et al.	
		US- 5,007,084	04/09/1991	Materna et al.	
		US- 5,359,509	10/25/1994	Little et al.	
		US- 5,574,847	11/12/1996	Eckart et al.	
		US- 5,638,522	06/10/1997	Dunsmuir et al.	
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		US- 5,924,077	07/13/1999	Beach et al.	
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		US- 5,978,840	11/02/1999	Nguyen et al.	
		US- 6,026,374	02/15/2000	Chess	
		US- 6,032,133	02/29/2000	Hilt et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)			
		JP2000113089	4/21/2000	Sasazawa	

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		Number-Kind Code <sup>2</sup> (if known)			
		US- 6,035,281	03/07/2000	Crosskey et al.	
		US- 6,058,373	05/02/2000	Blinn et al.	
		US- 6,058,413	05/02/2000	Flores et al.	
		US- 6,070,150	05/30/2000	Remington et al.	
		US- 6,073,143	06/06/2000	Nishikawa et al.	
		US- 6,138,112	10/24/2000	Slutz	
		US- 6,199,076 - B1	03/06/2001	Logan et al.	
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		US- 6,219,669 - B1	04/17/2001	Haff et al.	
		US- 6,233,602 - B1	05/15/2001	Van Venrooy et al.	
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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"E-Bill Customers Over the Internet," TWICE, Jan. 8, 1996, p. 142, Vol. 11, No. 1.	
		J. MASSENA and D. HODGES, "Building and Hosting Design-Time ActiveX Controls," Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , January 21, 1997, pgs. 1-17.	
		Anonymous, "Putting A Charge Into Electronic Bill Payments," Bank Network News, Aug 28, 1996, pgs. 3, 5, Vol. 15, No. 7.	
		D. TOMPKINS and D. HODGES, "HTML Design-time", Available at <a href="http://www.microsoft.com">http://www.microsoft.com</a> , Feb. 12, 1997, pgs. 1-8.	
		Anonymous, "Toward better bill-payment processing," Bank Technology News, April 1996, 3 pgs., Vol. 9, Iss. 4.	
		G. BRONSON, "Visa to Offer Electronic Bills," Interactive Age, July 17, 1995, p. 4, Vol. 2, No. 19.	

Examiner Signature	Date Considered
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